REMARKS

A first preliminary amendment in this application was mailed on 03/09/2000, canceling claims 1-31 and adding claims 32-43.

By this second preliminary amendment, claim 38 has been amended to correct a minor error and claims 44-60 have been added.

Respectfully submitted,
David P. Maher

By: _____

Ronald D. Slusky
Attorney for Applicant
Reg. No. 26,585
(732) 249-0900

Law Office of Ronald D. Slusky
P.O. Box 4378
Highland Park, New Jersey 08904-4378
Date: 7/16/03

VERSION WITH MARKINGS TO SHOW CHANGES

1   32.   (Unchanged)   A method of performing an electronic transaction,

2   comprising:

3   receiving a short-term certificate from a user; and

4   sending the short-term certificate and an electronic record of the transaction to a

5   billing system for payment from a guarantor of the short-term certificate.

1   33.   (Unchanged)   The method of claim 32 wherein the short-term certificate

2   and the electronic record are sent only after submitting a query to a short-term database

3   using information in the short-term certificate and after receiving a response to the query

4   validating the short-term certificate.

1   34.   (Unchanged)   The method of claim 33 wherein the short-term certificate

2   contains information specifying a threshold amount and the query is submitted only if the

3   transaction exceeds the threshold amount.

1   35.   (Unchanged)   The method of claim 32 wherein the short-term certificate

2   contains information specifying acquired consumer points based on a loyalty-system

3   analysis.

1   36.   (Unchanged)   The method of claim 32 wherein the short-term certificate

2   contains information specifying offers to the user based on a marketing analysis.

1   37.   (Unchanged)   The method of claim 32 wherein the short-term certificate

2   contains information specifying a maximum value for payment from the guarantor.

1   38.   (Amended)   A computer-readable medium that stores instructions adapted

2   to be executed by a processor to perform an electronic transaction by performing the

3   steps of

4   receiving a short-term certificate from a user, and

5   sending the short-term certificate and an electronic record of the transaction to a

6   billing system for payment from a guarantor of the short-term certificate.

1   39.   (Unchanged)   The computer-readable medium of claim 38 wherein the

2   short-term certificate and the electronic record are sent only after submitting a query to a

3   short-term database using information in the short-term certificate and after receiving a

4   response to the query validating the short-term certificate.

1   40.   (Unchanged)   The computer-readable medium of claim 39 wherein the

2   short-term certificate contains information specifying a threshold amount and the query is

3   submitted only if the transaction exceeds the threshold amount.

1   41.   (Unchanged)   The computer-readable medium of claim 38 wherein the

2   short-term certificate contains information specifying acquired consumer points based on

3   a loyalty-system analysis.

1   42.   (Unchanged)   The computer-readable medium of claim 38 wherein the

2   short-term certificate contains information specifying offers to the user based on a

3   marketing analysis.

1   43.   (Unchanged)   The computer-readable medium of claim 38 wherein the

2   short-term certificate contains information specifying a maximum value for payment

3   from the guarantor.

1   44.   (New)   A method performed by a guarantor of payment for purchases, the

2   method comprising

3   receiving from a user a long-term certificate that contains at least information that

4   verifies the identity of said user,

5   responsive to receipt of said long-term certificate, and upon authenticating said

6   user, determining a maximum amount and a period of time for which said guarantor is

7   willing to guarantee payment for purchases by said user, and

8   sending to said user a short-term certificate guaranteeing payment up to said

9   maximum amount for a purchase by said user from a supplier in a transaction carried out

10   over a network, said short term certificate including an expiration date corresponding to
11   said period of time,

12   whereby said user is enabled to enter into said transaction using said short-term
13   certificate as a form of payment that will be accepted by said supplier.

1   45.   (New) The method of claim 44 further comprising billing said user for
2   said purchase through a regular billing channel between said guarantor and said user.

1   46.   (New) The method of claim 45 wherein said regular billing channel is a
2   telephone bill.

1   47.   (New) The method of claim 44 wherein said short-term certificate further
2   includes an assertion of at least one entitlement for said user in addition to the ability to
3   use said short-term certificate to pay for purchases.

1   48.   (New) The method of claim 44 wherein said short-term certificate further
2   includes an indication that said user is entitled to a discount to the cost of said purchase.

1   49.   (New) The method of claim 44 wherein said short-term certificate further
2   includes an indication that said user is entitled to use a form of payment other than
3   money.

1   50.   (New) The method of claim 44 wherein said short-term certificate further
2   includes an indication that said user is entitled to use loyalty points to pay for said
3   purchase.

1   51.   (New) The method of claim 44 wherein said short-term certificate further
2   includes at least one marketing offer from at least one market partner of said guarantor.

1   52.   (New) The method of claim 51 wherein said at least one marketing offer
2   is a discount to the cost of said purchase.

1   53.   (New) The method of claim 51 wherein said at least one marketing offer
2   is loyalty points to pay for said purchase.

1   54.   (New) A method performed by a user to pay for purchases, the method
2   comprising
3   sending to a guarantor a long-term certificate that contains at least information
4   that verifies the identity of said user,
5   receiving from said guarantor a short-term certificate guaranteeing payment up to
6   said maximum amount for a purchase by said user from a supplier in a transaction carried
7   out over a network, said short term certificate including an expiration date, and
8   entering into a purchase transaction with a supplier over a network using said
9   short-term certificate as a form of payment.

1   55.   (New) The method of claim 54 further comprising receiving a bill for the
2   purchase through a regular billing channel between said guarantor and said user.

1   56.   (New) The method of claim 55 wherein said regular billing channel is a
2   telephone bill.

1   57.   (New) A method performed by a supplier of goods or services, the
2   method comprising
3   receiving a short-term certificate from a customer, said short-term certificate
4   specifying a maximum amount and a period of time for which a guarantor is willing to
5   guarantee payment for purchases by said customer,
6   consummating a purchase transaction with said customer over a network
7   including acceptance of said short-term certificate as payment for the purchase,
8   sending said short-term certificate and an electronic record of said transaction to a
9   billing system for payment from said guarantor, and
10   receiving said payment from said guarantor.

1   58.   (New) The method of claim 57 wherein short-term certificate further
2   includes an indication that said customer is entitled to a discount to the cost of the
3   purchase, wherein said consummating the purchase transaction includes charging the
4   discounted cost to said customer.

1   59.   (New) The method of claim 57 wherein said short-term certificate further
2   includes an indication that said customer is entitled to use loyalty points to pay for the
3   purchase, wherein said consummating the purchase transaction includes accepting said
4   loyalty points in payment for said purchase, and wherein said payment from said
5   guarantor includes cash remuneration.

1   60.   (New) The method of claim 57 wherein said short-term certificate
2   accepted by said supplier had been received by said customer from said guarantor in
3   response to a long-term certificate that had been sent from said customer to said
4   guarantor, said long-term certificate having contained at least information verifying the
5   identity of said customer.